



## Alleged Fraudulent Auto Claims Lead to Three Arrests



On February 18, 2010, Craig Hashagan was arrested and charged with two counts of Insurance Fraud (F3) and Criminal Attempt/Theft by Deception (F3) in Luzerne County.

According to the Criminal Complaint, Hashagan submitted two fraudulent auto accident claims to the Allstate Insurance Company. The Complaint stated that several hours after totaling his uninsured vehicle on October 25, 2008, Hashagan reinstated his lapsed vehicle insurance coverage. Hashagan subsequently filed a claim in which he allegedly reported to Allstate that the accident occurred shortly after midnight on the 26th. However, the police accident report and tow records revealed that the accident took place several hours before the reinstatement of his vehicle coverage. Allstate denied the claim, which had been valued at more than \$20,000. The Complaint further stated that during February of 2009, Hashagan filed a second claim for damage to the same vehicle. Allegedly, Hashagan told Allstate that the accident happened near his home and that he used a friend's truck to tow the car to his house. Although the damage appeared to be identical to that from the first accident, Hashagan allegedly insisted that he had repaired the vehicle himself prior to the purported second accident. However, the Complaint states that Hashagan's vehicle had been towed to a body shop prior to the purported date of the second accident.



On February 17, 2010, Jamell Shabazz and Faithe Jackson were arrested and charged with one count of Insurance Fraud (F3), Theft by Deception (F3), Criminal Attempt/Theft by Deception (F3) and Conspiracy (F3) in Montgomery County.



According to the Criminal Complaint, Shabazz submitted a claim to the Allstate Insurance Company, alleging that his vehicle was vandalized and personal items were stolen from inside the vehicle while it was parked outside his residence. At the time of the claim, Shabazz and his girlfriend, Faithe Jackson, were insured by Allstate under both an automobile and a renters' insurance policy. The Complaint stated that Shabazz had his vehicle repaired and received \$6,394.40 from Allstate. The claim for the stolen items, valued at \$4,815, was addressed under the renters' insurance policy. According to the Complaint, both Shabazz and Jackson denied any involvement in either the damage or theft and represented that they believed they may have been caused by a jealous ex-girlfriend. The Complaint, however, alleges that Jackson had been the one that vandalized the vehicle because she was upset at Shabazz for cheating on her and that Shabazz knew at the time the claim was made to Allstate that Jackson had caused the damage to the vehicle. Both policies excluded coverage for any intentional acts committed by an insured.

## ARRESTS

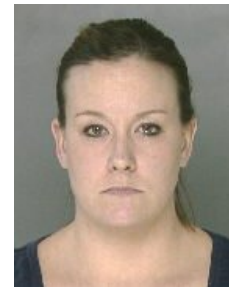
Insurance Fraud

- On February 4, 2010, Matthew Foreman was arrested in Lycoming County. According to the Criminal Complaint, Foreman's girlfriend was driving his Explorer when an accident occurred. Foreman was not present at the scene of the accident. The Complaint further stated that Foreman contacted the Progressive Insurance Company at 2:48 PM, about 7 minutes after the accident occurred, and obtained liability-only coverage for the vehicle. The driver of the second car filed a damage claim later that day. The Complaint alleges that Foreman falsely told Progressive that he was unaware of the accident when he obtained coverage for the Explorer and claimed that he learned about the accident when his girlfriend called him approximately twenty minutes after he had obtained coverage. According to the Complaint, Foreman's telephone records revealed that Foreman's girlfriend had called him immediately after the accident took place and that a few minutes later Foreman then called Progressive and added coverage to the Explorer. Matthew Foreman has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On February 17, 2010, Ryan Acevedo was arrested in Berks County. According to the Criminal Complaint, Acevedo obtained a renter's insurance policy on February 4, 2009, from the Allstate Insurance Company. On March 11th, Acevedo reported to Allstate that his apartment had been burglarized. The Complaint further stated that Acevedo claimed in a contents loss inventory that a new Dell Desktop computer, purchased from Cashin In, and a diamond cross necklace were stolen. The Complaint alleged that Acevedo never purchased a new Dell Desktop computer from Cashin In and never owned a diamond cross necklace. Acevedo collected \$4,499.46 for the alleged stolen property from the Allstate Insurance Company. Ryan



Acevedo has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).

- On February 24, 2010, April Milburn was arrested in Philadelphia County. According to the Criminal Complaint, Milburn was involved in an automobile accident on April 7, 2008, while driving without insurance. The next day, Milburn contacted the GEICO Insurance Company and, after allegedly stating that her car had not been involved in any accidents, obtained an auto policy that took effect on April 9, 2008. The Complaint further stated that several days later, Milburn submitted a claim, reporting that the accident occurred on April 7th. When told that there was no coverage because the accident occurred before she obtained the policy, Milburn allegedly insisted that she had called GEICO on April 5th and obtained the coverage at that time. The Complaint further stated that to support this assertion, Milburn submitted copies of documents sent to her by GEICO that allegedly confirmed she had obtained her coverage on the 5th. However, the Complaint alleged that the GEICO documents Milburn provided had been altered to change the dates. April Milburn has been charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Insurance Fraud (M1) and one count of Forgery (M1).
- On February 1, 2010 Ryan Hare was arrested in Beaver County. According to the Criminal Complaint, Hare reported to the police that his motorcycle had been stolen and reported the theft to the Safe Guard Insurance Company. According to the Criminal Complaint, the motorcycle had not been stolen. Ryan Hare has been charged with two counts of Insurance Fraud (F3), one count of Theft by Deception (F3), and one count of False Reports to Law Enforcement (M3).



- On February 17, 2010, Lesley Gilmore was arrested in Berks County. According to the Criminal Complaint, Gilmore met with an agent from the Prudential Insurance Company on October 2, 2009, to complete and sign an application for a \$250,000 life insurance policy. The Complaint stated that Gilmore verbally represented to the agent that he did not have a criminal record. The Complaint alleged that Gilmore's criminal history revealed that he had several felony arrests and convictions in New Jersey and was on state parole on October 2nd, the date of his life insurance policy application. Lesley Gilmore has been charged with one count of Insurance Fraud (M1).



## CONVICTIONS

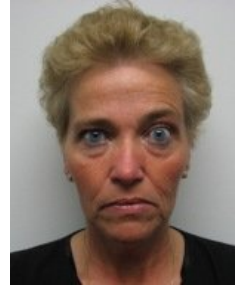
- On February 23, 2010, Dean Wonsick pled guilty to one count of Insurance Fraud (F3) and one count of Theft by Deception (F3) in Cumberland County. Wonsick, while receiving long term disability benefits through the UNUM Insurance Company, worked for the Flagger Force, a Harrisburg-based construction traffic control company between April, 2007 and May, 2008. Wonsick failed to inform UNUM that he had taken a job with Flagger Force. As a result, Wonsick collected nearly \$16,000 in disability insurance to which he was not entitled. Dean Wonsick has been sentenced to serve 6 to 24 months incarceration, a consecutive term of 3 years probation and was ordered to pay restitution of \$13,598.35 and all court costs.



- Shelay McBride pled guilty to two counts of Insurance Fraud (F3) in Delaware County. McBride filed an insurance claim on April 26, 2007, with the RCP Insurance Company and falsely reported that she was injured in a two vehicle accident in which she was a passenger. Our investigation

revealed that McBride was not in the vehicle. On February 26, 2010, Shelay McBride was sentenced to serve 4 to 23 months incarceration and was ordered to pay restitution of \$9,127.65 and all court costs.

- Eleanor Justice-Murphy pled guilty to one count of Insurance Fraud (F3) in Beaver County. Justice-Murphy was hired at Aliquippa Hospital in August 2006, and enrolled in the health benefits provided by the hospital with the Coventry Insurance Company. Justice-Murphy listed Michael LaSavage as her spouse on the enrollment so that he would have health insurance, even though she was not married to him. In fact, Justice-Murphy was married to another man. As a result of Justice-Murphy's misrepresentation, Coventry paid \$112,148.84 in health benefits on behalf of LaSavage. On February 23, 2010, Eleanor Justice-Murphy was sentenced to serve 7 years probation and was ordered to pay a fine of \$100, restitution of \$112,148.84 and all court costs.



- On February 25, 2010, Randall Garris pled guilty to one count of Insurance Fraud (F3) in Bucks County. Garris' car struck and killed a pedestrian on February 19, 2009. Garris told the police that he was a passenger and that the car was driven by his friend. That same day, Garris obtained an auto policy with the Infinity Insurance Company. After the deceased's estate filed a claim against Garris' auto policy for funeral and medical expenses in the amount of \$6,945.00, Infinity interviewed Garris. In that interview, Garris told Infinity that he obtained his auto policy before the accident and that a friend was driving his car at the time of the accident. Our investigation established that Garris obtained his auto policy minutes after the accident and that he was driving the car even though his license was suspended. The Philadelphia Police determined that Garris was not culpable in connection



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with the accident. On February 25, 2010, Randall Garris was sentenced to serve 3 years probation, ordered to perform 200 hours of community service and to pay a fine of \$1,000 and all court costs.

- Gina Wright pled guilty to one count of Identity Theft (M1) and one count of Theft by Deception (M1) in Allegheny County. Wright assumed the identity of her roommate, Jasmine King, through use of her dental and medical insurance identification card, to obtain dental services. The United Concordia Insurance Company was billed and paid for the services rendered. Shortly thereafter, Wright used King's medical



identification card again and had surgery to extract a tooth at the Allegheny General Hospital. On February 24, 2010, Gina Wright was sentenced to serve 3 years probation and ordered to pay restitution and all court costs.

- Fred Struble pled guilty to one count of Insurance Fraud (F3) in Washington County. Fred Struble filed a claim with the Erie Insurance Company reporting that his Dodge Ram pick-up truck was stolen from their residence in East Palestine, Ohio. Struble falsely reported that he last observed the truck on the evening of August 19th, parked in their driveway, and when they awoke the next morning, the truck was gone. Our investigation revealed that Struble was actually operating the pick-up truck on the evening of August 19th, in Pennsylvania, when he lost control of the truck, collided with a tree and then fled the scene of the



accident as they did not have collision coverage. On February 24, 2010, Fred Struble was sentenced to serve 2 years probation, ordered to perform 80 hours of community service, pay a \$500 fine and all court costs.

- Jason Bizarre pled guilty to one count of Insurance Fraud (F3) in Montgomery County. Bizarre obtained an automobile policy with the Progressive Insurance Company on April 8, 2009. The



following day, Progressive was notified that the vehicle had been involved in a two vehicle accident on April 8, 2009, resulting in damage to the second vehicle. Bizarre misrepresented to Progressive that the damages to the vehicle had occurred after the policy was obtained when in fact, the accident occurred before the policy was purchased. On February 9, 2010, Jason Bizarre was sentenced to serve 2 years probation and ordered to pay restitution of \$5,975.99 and all court costs.

### (ARD) DISPOSITIONS

During the month of February, one additional defendant received Accelerated Rehabilitative Disposition (ARD).

### FRAUD REFERRALS

The Office of Attorney General's Insurance Fraud Section is the largest law enforcement entity in PA vested with specific authority to investigate and prosecute insurance fraud.

Most of the investigations conducted by the Insurance Fraud Section are initiated by referrals from insurance companies. If you suspect someone is committing insurance fraud, you are encouraged to submit an Insurance Fraud Referral Form to our office. Referrals may be submitted on-line at: [www.attorneygeneral.gov](http://www.attorneygeneral.gov)

The INSURANCE INDUSTRY should use one of the following:

- [Instructions for Insurance Industry Form](#)
- [INSURANCE INDUSTRY Printable Referral Form](#)
- [INSURANCE INDUSTRY Online Referral Form](#)